

Information to identify the case:

Debtor 1	<u>Leonard J Godfrey</u>	Social Security number or ITIN	xxx-xx-2528
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Kacy R Godfrey</u>	Social Security number or ITIN	xxx-xx-8627
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	16-29564-JNP		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Leonard J Godfrey

Kacy R Godfrey
aka Kacy R Hill

12/3/21

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Leonard J Godfrey
Kacy R Godfrey
Debtors

Case No. 16-29564-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Dec 03, 2021

Form ID: 3180W

Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 05, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Leonard J Godfrey, Kacy R Godfrey, 4 Lewis Dr, Bridgeton, NJ 08302-5929
cr	+ Bridgeton Onized Federal Credit Union, McKenna, DuPont, Higgins & Stone, PC, PO Box 610, 229 Broad Street, Red Bank, NJ 07701-2009
cr	+ HYUNDAI LEASE TITLING TRUST, P.O. Box 961245, Ft. Worth, TX 76161-0244
518605884	+ ACAR Leasing LTD d/b/a GM Financial Leasing, Law Offices of John R. Morton, Jr., 110 Marter Ave., Suite 301, Moorestown, NJ 08057-3124
516444520	+ GM Financial Lease, POB 100, Williamsville, NY 14231-0100
516444521	+ GM Financial Leasing, POB 100, Williamsville, NY 14231-0100
516444529	+ Quicken Loans, POB 6577, Carol Stream, IL 60197-6577
516444530	+ SJ Gas, POB 6091, Bellmawr, NJ 08099-6091
516476023	+ TD Auto Finance LLC, c/o Schiller, Knapp, Lefkowitz, & Hertz, LLP, 950 New Loudon Road, Suite 109, Latham, NY 12110-2190
516477742	+ TD Auto Finance LLC, Michael E. Blaine, Esq, 30 Montgomery Street, Suite 1205, Jersey City, NJ 07302-3835

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 03 2021 20:36:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Dec 03 2021 20:36:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: PHINAMERI.COM	Dec 04 2021 01:33:00	ACAR Leasing LTD d/b/a GM Financial Leasing, 4000 Embarcadero Dr., Arlington, TX 76014-4101
518605885	+ EDI: PHINAMERI.COM	Dec 04 2021 01:33:00	ACAR Leasing LTD d/b/a GM Financial Leasing, 4000 Embarcadero Dr., Arlington, Texas 76014-4101
516460729	+ EDI: PHINAMERI.COM	Dec 04 2021 01:33:00	ACAR Leasing Ltd dba GM Financial Leasing, PO Box 183853, Arlington, TX 76096-3853
516444516	+ EDI: CITICORP.COM	Dec 04 2021 01:33:00	Best Buy Credit Services, PO Box 78009, Phoenix, AZ 85062-8009
516464535	Email/Text: laura@redbanklaw.com	Dec 03 2021 20:35:00	Bridgeton Onized Federal Credit Union, C/O McKenna, DuPont, Higgins & Stone, PC, PO Box 610, Red Bank, NJ 07701-0610
516444518	+ EDI: CAPITALONE.COM	Dec 04 2021 01:33:00	Capital One Bank (USA), PO Box 71083, Charlotte, NC 28272-1083
516578603	EDI: BL-BECKET.COM	Dec 04 2021 01:33:00	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516444519	+ EDI: CITICORP.COM		

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		Dec 04 2021 01:33:00	Citi Cards, PO Box 9001037, Louisville, KY 40290-1037
516444522	+ EDI: HY11.COM	Dec 04 2021 01:33:00	Hyundai Finance, POB 660891, Dalls, TX 75266-0891
516444523	+ EDI: HY11.COM	Dec 04 2021 01:33:00	Hyundai Finance, POB 660891, Dallas, TX 75266-0891
516630414	+ EDI: HY11.COM	Dec 04 2021 01:33:00	Hyundai Lease Titling Trust, PO Box 20809, Fountain Valley, CA 92728-0809
516444525	+ EDI: HY11.COM	Dec 04 2021 01:33:00	Hyundai Motor Finance, POB 660891, Dallas, TX 75266-0891
516444526	+ Email/Text: PBNCNotifications@peritussservices.com	Dec 03 2021 20:36:00	Kohl's, PO Box 2983, Milwaukee, WI 53201-2983
516601078	Email/PDF: resurgentbknotifications@resurgent.com	Dec 03 2021 20:35:17	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516444527	+ EDI: RMSC.COM	Dec 04 2021 01:33:00	Lowe's, PO Box 530914, Atlanta, GA 30353-0914
516601149	+ EDI: MID8.COM	Dec 04 2021 01:33:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
516444528	+ EDI: RMSC.COM	Dec 04 2021 01:33:00	Old Navy, PO Box 530942, Atlanta, GA 30353-0942
516634636	EDI: PRA.COM	Dec 04 2021 01:33:00	Portfolio Recovery Associates, LLC, c/o Best Buy Visa, POB 41067, Norfolk VA 23541
516635796	EDI: PRA.COM	Dec 04 2021 01:33:00	Portfolio Recovery Associates, LLC, c/o Household Bank, POB 41067, Norfolk VA 23541
516537951	EDI: Q3G.COM	Dec 04 2021 01:33:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
516531559	+ Email/Text: bankruptcyteam@quickenloans.com	Dec 03 2021 20:36:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
516444531	+ EDI: RMSC.COM	Dec 04 2021 01:33:00	Synchrony Bank, 170 Election Rd #125, Draper, Utah 84020-6425
516613155	+ EDI: RMSC.COM	Dec 04 2021 01:33:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
516444532	+ EDI: LCITDAUTO	Dec 04 2021 01:33:00	TD Auto Finance, POB 16035, Lewiston, ME 04243-9517
516475782	+ EDI: LCITDAUTO	Dec 04 2021 01:33:00	TD Bank Auto Finance, LLC, PO Box 16041, Lewiston, ME 04243-9523
516444533	+ EDI: WFNNB.COM	Dec 04 2021 01:33:00	Victoria's Secret, PO Box 659728, San Antonio, TX 78265-9728
516444534	+ EDI: RMSC.COM	Dec 04 2021 01:33:00	Walmart, PO Box 530927, Atlanta, GA 30353-0927
517374277	EDI: ECAST.COM	Dec 04 2021 01:33:00	eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262
517374278	EDI: ECAST.COM	Dec 04 2021 01:33:00	eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262, eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

TOTAL: 31

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a

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preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516444524	*+	Hyundai Finance, POB 660891, Dallas , TX 75266-0891
516601186	*+	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
516661195	*+	TD Auto Finance LLC, Michael E Blaine, Esq, 30 Montgomery STreet, Suite 1205, Jersey City, NJ 07302-3835
516444517	##+	Bridgeton Onized FCU, 2550 S Main Rd, Vineland, NJ 08360-7138

TOTAL: 0 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 05, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 3, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor QUICKEN LOANS INC. dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
John R. Morton, Jr.	on behalf of Creditor ACAR Leasing LTD d/b/a GM Financial Leasing ecfmail@mortoncraig.com mortoncraigecef@gmail.com
John R. Morton, Jr.	on behalf of Creditor HYUNDAI LEASE TITLING TRUST ecfmail@mortoncraig.com mortoncraigecef@gmail.com
Michael Blaine	on behalf of Creditor TD Auto Finance LLC mikeblaine@gmail.com mblaine@winston.com;mpolster@winston.com
Michael R. DuPont	on behalf of Creditor Bridgeton Onized Federal Credit Union dupont@redbanklaw.com john@redbanklaw.com
Rebecca Ann Solarz	on behalf of Creditor QUICKEN LOANS INC. rsolarz@kmlawgroup.com
Terry Tucker	on behalf of Debtor Leonard J Godfrey terrytucker@comcast.net
Terry Tucker	on behalf of Joint Debtor Kacy R Godfrey terrytucker@comcast.net

TOTAL: 10